

THIS MORTGAGE, made this 21st day of March, 1984, by and between

Ernest Francis Gelwicks

hereinafter called "Mortgagor," and First National Bank of Maryland

, hereinafter called "Mortgagee."

WITNESSETH: WHEREAS, Mortgagor now stands indebted unto Mortgagee in the sum of One Hundred Nine Thousand and Five Hundred Dollars (\$ 109,500.00), which sum was lent to the Mortgagor, evidenced by a note of even date herewith payable to the said Mortgagee, or order, with interest from date at the rate of Thirteen per cent (13 %) per annum on any unpaid balance under terms and provisions set forth in said note.

Payments must be made monthly in the amount of \$1,283.00 each, on the 21st day of each month, beginning April 21, 1984. Unless sooner paid, the entire unpaid balance of principal, and interest to date, must be paid on March 21, 1987.

And, Whereas, the Mortgagor is the original Mortgagor of a certain Mortgage recorded in Liber 1134, folio 7, in the remaining principal amount of \$38,109.98, which amount is being fully refinanced by the within Mortgage; and further, the subject property known as 18 Blue Ridge Avenue, Thurmont, Maryland, is Mortgagor's principal residence. The within recitals are made for the purposes set forth in Article 81, Section 277(a)(2)(ii)1., of the Annotated Code of Maryland.

TRANSFER TAX	
RECORDING FEE	18.00
MD. STAMP TAX	353.10
	\$ 371.10

RECD FEE 18.00

RCRD TAX 353.10

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AND WHEREAS, for the better securing of the payment of said single bill or note or notes that may be given hereafter in extension or renewal of the note referred to above or any part thereof, the Mortgagor does hereby execute this mortgage.

NOW, THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), in hand paid, the said Mortgagor does hereby grant and convey in fee simple unto Mortgagee, its or their heirs, personal representatives, successors or assigns, hereinafter collectively called "Mortgagee", all those two lots or parcels of land situate, lying and being in the Town of Thurmont, Thurmont Election District, Frederick County, Maryland, and more particularly described as follows:

Parcel One: Being part of Parcel One as shown on the plat recorded at Liber 380, folio 348 among the Land Records of Frederick County, situate on the North side of West Main Street in the Town of Thurmont and also being known as 5 West Main Street, Thurmont, Maryland.

Being all and the same property conveyed to Ernest Francis Gelwicks by deed of even date from Paul V. Hahn, Jr. and Ernest F. Gelwicks and intended to be recorded among the Land Records of Frederick County, immediately prior hereto.

Parcel Two: Being all that lot or parcel of land known as 18 Blue Ridge Avenue, Thurmont, Maryland, conveyed previously unto Ernest F. Gelwicks by deed dated November 26, 1975 and recorded among the Land Records of Frederick County, at Liber 975, folio 579.